providing motivated individuals with business training is akin to teaching someone how to fish, instead of giving them fish. With a little education and training, very low-income microentrepreneurs can build and sustain their businesses, and in doing so, contribute to the economic life of a family, community, and ultimately our nation as a whole.

I am convinced that microenterprise development has an important role to play in the diversification of our economic base as well as in the advancement of our working-poor population. But I also recognize that microenterprise development requires a modest public investment—particularly in the area of training and technical assistance for low-income entrepreneurs. I believe it is a prudent and wise investment.

The PRIME Act, H.R. 413 has passed through both the Banking Committee and the Small Business Committee with enormous support, and was able to garner 110 cosponsors before passing out of Committee. Clearly, there is a strong desire within Congress to see H.R. 413 made into law this year. As a member of the Banking Committee, and a cosponsor, I will work to see that this happens, and I encourage my colleagues to join me in this effort.

A TRIBUTE TO HERB FISCHER, GARDENER TO GENERATIONS

HON. JERRY LEWIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 9, 1999

Mr. LEWIS of California. Mr. Speaker, I would like to bring to your attention today the fine work and outstanding public service of Herbert L. Fischer, who celebrated his 80th birthday today—still working every day as the well-respected owner of Flowerland Nursery in San Bernardino and as a volunteer in a myriad of community organizations.

Herb opened Flowerland in 1947 with his wife, Mary L. Fischer, and has been at the store every day except Thanksgiving, Christmas and New Year's Day. Sought out by three generations of gardeners for his sage advice, Herb says he can't take a day off because his customers are all his friends, as well. He's recognized as one of the longest-serving licensed landscape architects still practicing in California.

He and Mary both served as state presidents of the California Association of Nurserymen, and his community involvement includes serving as president of the National Orange Show, and lifelong involvement in the Future Farmers of America, Boy Scouts, San Bernardino Chamber of Commerce, Calvary Baptist Church, and many school programs.

During his 52 years of business, Herb has hosted thousands of school children in field trips to Flowerland, and has given out thousands of tree seedlings to youngsters to celebrate Arbor Day. His son, Herb Fischer Jr., is San Bernardino County Superintendent of Schools.

Mr. Speaker, I ask you and our colleagues to join me in recognizing the tremendous contributions of a man who has brought decades

of natural beauty to his community and wonder to the lives of generations of children.

TRIBUTE TO DR. DOROTHY N. FRANK

HON. DAVE CAMP

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 9, 1999

Mr. CAMP. Mr. Speaker, I rise today to pay tribute to Dr. Dorothy N. Frank, who is retiring after nine years of dedicated service as president of Kirtland Community College in Roscommon, Ml.

Dr. Frank began her distinguished career at Kirtland Community College in 1990 after serving as vice president for instructional services at Victor Valley Community College in California. Her impressive credentials include a master's and a bachelor's degree in biology, and a Ph.D. in educational policy studies from Vanderbilt University.

While at Kirtland, Dr. Frank was instrumental in the creation of community programs that helped enrich the lives of children of all ages. These programs included cultural events, a volunteer center, a summer camp for fourth grade MEAP passers, technical training for high school students, and a summer creative writing institute.

Her dedication to community colleges and her own community is evident in her work. In addition to her Kirtland duties, Dr. Frank was president of the Michigan Community College Association for the 1996–1997 academic year. She also serves on several local boards and committees.

I would like to commend Dr. Frank for her service to her students and congratulate her on her retirement on September 30, 1999.

Dr. Frank's contribution to education and the community makes her an outstanding role model and a respected professional in her field. On behalf of the residents of the 4th Congressional District of Michigan, I am honored to recognize Dr. Frank and her professional accomplishments. I wish her good fortune for the future.

PRESIDENT SHOULD SIGN FINANCIAL FREEDOM ACT

HON. RON PACKARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 9, 1999

Mr. PACKARD. Mr. Speaker, I would like to emphatically urge President Clinton to sign the Financial Freedom Act into law when it reaches his desk. After hearing from my constituents over the August recess. I am convinced that America's hard working taxpayers do want tax relief. America's families today face staggering levels of taxation. Over the next 10 years, the average family will pay \$5,307 more in taxes than the government needs to operate. The Financial Freedom Act of 1999 will shift money, power and resources out of Washington and back to America's families

The Financial Freedom Act offers meaning-ful tax relief for every taxpayer by lowering income tax rates across-the board. It also reduces the Marriage Tax Penalty, repeals the Death-Tax, cuts the capital gains tax rate, expands Education Savings Accounts and increases private pension coverage. Additionally, the legislation expands access to affordable health care by increasing consumer choice and allows families without employer-paid coverage to deduct 100% of health insurance and long-term care premiums. Finally, the Financial Freedom Act leaves more than \$2 trillion for Social Security and Debt Reduction.

Mr. Speaker, I trust the American people to spend their own hard-earned dollars as they see fit. The President doesn't think families can make the right spending decisions for themselves and their children. I disagree. The truth is, it is not Washington's money to spend in the first place. The President should help give it back by signing the Financial Freedom Act into law.

TRIBUTE TO GEORGE AND IRENE BAUER

HON. DAVID D. PHELPS

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 9, 1999

Mr. PHELPS. Mr. Speaker, I rise today to pay tribute to George and Irene Bauer, who will be celebrating their fiftieth wedding anniversary on September 11, of this year. George and Irene are formerly of Chicago, IL, but now reside in Scottsdale, AZ. George is the son of Jerry (deceased) and Wallis Bauer, who at 94 years of age, lives in Phoenix, AZ. Irene is the daughter of Michael and Tecla Wazecha (deceased). George and Irene have two wonderful children; their son Mark lives in Scottsdale and the daughter Christine, resides in Eldorado, IL, my hometown.

George served his country valiantly during World War II in the U.S. Navy and helped to build the first naval hospital in Guam. When he returned home from the war he met his future wife Irene, who was working for Peabody Coal Company. Since retiring from Martlett Importers of Canada, George had been keeping himself busy. Keeping in tradition with his life long affinity for sports, which in his younger days led to him being drafted by two major league baseball teams, he now play on a softball team, coaches, and he has won World Series rings. Irene enjoys aerobics and going bowling.

Mr. Speaker, the marriage of George and Irene Bauer is a truly wonderful example of the strong family values reflected through an enduring commitment to each other that helps ensure the tradition in this country of strong, loving and dedicated families. Again, I would like to take this opportunity to wish George and Irene a wonderful fiftieth anniversary, wish them God's speed, and encourage all my colleagues to join me in doing so.